

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARIA C DELGADO
SANTIAGO DELGADO
Debtor(s)

Case No. 08-13083

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/22/2008.
- 2) The plan was confirmed on 10/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/10/2009.
- 5) The case was dismissed on 09/18/2009.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,684.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,670.22
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,670.22**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,124.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$361.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,485.82**

Attorney fees paid and disclosed by debtor: \$376.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	1,256.00	1,284.83	1,284.83	0.00	0.00
AT&T MOBILITY LLC	Unsecured	760.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	18,093.04	18,093.04	18,093.04	2,435.13	749.27
CHECK N GO	Unsecured	206.00	NA	NA	0.00	0.00
CHILDRENS SURGICAL FOUNDATION	Unsecured	33.00	NA	NA	0.00	0.00
CITY OF WAUKEGAN	Unsecured	89.00	NA	NA	0.00	0.00
COMCAST	Unsecured	507.00	NA	NA	0.00	0.00
COMED	Unsecured	953.00	1,213.66	1,213.66	0.00	0.00
DISCOUNT ADVANCES	Unsecured	653.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,372.00	2,551.89	2,551.89	0.00	0.00
ER SOLUTIONS	Unsecured	3,750.00	3,770.82	3,770.82	0.00	0.00
EVANSTON NORTHWESTERN HOSPIT	Unsecured	105.00	NA	NA	0.00	0.00
FIFTH THIRD	Unsecured	732.00	NA	NA	0.00	0.00
FIRST FRANKLIN LOAN SRVS	Unsecured	NA	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	532.00	NA	NA	0.00	0.00
GENEVA ROTH VENTURES	Unsecured	300.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	3,429.00	3,429.00	3,429.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,500.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,870.00	1,949.28	1,949.28	0.00	0.00
NORTH SHORE SANITARY	Unsecured	103.00	126.31	126.31	0.00	0.00
PEOPLES GAS	Unsecured	875.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	886.00	992.16	992.16	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,061.00	1,165.05	1,165.05	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	469.00	469.32	469.32	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	445.00	453.38	453.38	0.00	0.00
RENT TO OWN	Secured	NA	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,548.00	2,607.23	2,607.23	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	769.00	910.59	910.59	0.00	0.00
SPRINT	Unsecured	343.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	599.00	942.45	942.45	0.00	0.00
T MOBILE USA	Unsecured	156.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TARGET NATIONAL BANK	Unsecured	767.00	802.44	802.44	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	180.00	580.00	580.00	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	993.00	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	895.00	NA	NA	0.00	0.00
TUITION MANAGEMENT SYSTEMS	Unsecured	1,334.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	39,695.00	41,472.60	41,472.60	0.00	0.00
VAN RU CREDIT CORPORATION	Unsecured	100.00	NA	NA	0.00	0.00
VICTORY MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
WAUKEGAN PUBLIC LIBRARY	Unsecured	74.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,093.04	\$2,435.13	\$749.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,093.04	\$2,435.13	\$749.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,721.01	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,485.82</u>	
Disbursements to Creditors	<u>\$3,184.40</u>	
TOTAL DISBURSEMENTS :		<u>\$6,670.22</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.